



Bank Holding Company Performance Report December 31, 2020—FR BHCPR

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BHC Name REGIONS FINANCIAL CORPORATION

City/State BIRMINGHAM, AL

Bank Holding Company Information

Federal Reserve District: 6

Consolidated Assets (\$000): 147,598,000

Peer Group Number: 1 Number in Peer Group: 128

Number of Bank Subsidiaries: 1

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

REGIONS FINANCIAL CORPORATION
1900 FIFTH AVENUE NORTH

BIRMINGHAM, AL 35203

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BHC Name

City/State

Summary Ratios

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Average assets (\$000)	137,152,500	125,214,250	124,152,949	124,172,786	
Net income (\$000)	1,094,000	1,582,000	1,758,919	1,262,429	
Number of BHCs in peer group	128	125	118	108	

	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.87	2.77	53	3.03	3.01	45	3.05	3.08	40	2.92	2.92	43			
+ Non-interest income	1.71	1.21	79	1.74	1.32	76	1.68	1.31	72	1.76	1.35	67			
- Overhead expense	2.67	2.57	65	2.82	2.69	63	2.93	2.71	68	2.99	2.72	68			
- Provision for credit losses	0.97	0.51	89	0.31	0.15	84	0.18	0.14	72	0.12	0.16	47			
+ Securities gains (losses)	0	0.02	47	-0.02	0.01	6	0	0	70	0.02	0.01	77			
+ Other tax equivalent adjustments	0	0	48	0	0	42	0	0	45	0	0	47			
= Pretax net operating income (tax equivalent)	1	1.04	44	1.64	1.56	55	1.63	1.57	52	1.59	1.43	64			
Net operating income	0.80	0.81	42	1.26	1.19	53	1.26	1.24	50	1.01	0.89	60			
Net income	0.80	0.82	41	1.26	1.19	53	1.42	1.24	71	1.02	0.90	61			
Net income (Subchapter S adjusted)		1.18			1.17			1.42			0.99				
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.49	3.55	43	4.22	4.41	36	4.03	4.24	35	3.67	3.80	41			
Interest expense	0.30	0.52	19	0.77	1.08	30	0.55	0.86	24	0.34	0.60	22			
Net interest income (tax equivalent)	3.20	3.01	57	3.45	3.33	51	3.48	3.38	47	3.33	3.19	51			
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.58	0.27	85	0.43	0.21	84	0.40	0.22	86	0.38	0.24	83			
Earnings coverage of net loan and lease losses (X)	5.13	22.91	24	6.63	24.40	26	6.75	21.75	25	6.59	19.67	23			
Allowance for loan and lease losses / Total loans and leases not held-for-sale	2.54	1.58	87	1.05	0.83	76	1.01	0.90	68	1.17	0.98	76			
Allowance for loan and lease losses / Total loans and leases	2.49	1.55	87	1.04	0.81	76	1.01	0.89	68	1.16	0.96	77			
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.90	0.71	71	0.70	0.57	66	0.68	0.61	63	0.94	0.72	72			
30-89 days past due loans and leases / Total loans and leases	0.39	0.39	61	0.43	0.43	61	0.54	0.44	69	0.54	0.47	65			
Liquidity and Funding															
Net noncore funding dependence	-12.21	3.20	8	7.08	14.45	28	12.35	16.62	39	7.70	17.03	25			
Net short-term noncore funding dependence	-14.04	-4.76	17	2.07	3.38	38	5.41	4.66	42	5.22	4.83	46			
Net loans and leases / Total assets	57.59	61.58	31	65.33	63.77	42	65.69	63.98	40	63.70	62.73	37			
Capitalization															
Tier 1 leverage ratio	8.71	9.13	41	9.65	9.76	54	9.32	9.71	42	10.01	9.53	69			
Holding company equity capital / Total assets	12.27	11.16	68	12.87	12.43	57	12	12.22	52	13	11.94	66			
Total equity capital (including minority interest) / Total assets	12.27	11.29	66	12.87	12.57	55	12	12.27	52	13	12.01	66			
Common equity tier 1 capital / Total risk-weighted assets	9.84	12.38	10	9.68	12.17	11	9.90	12.12	12	11.05	12.19	36			
Net loans and leases / Equity capital (X)	4.69	5.58	30	5.08	5.21	50	5.48	5.29	52	4.90	5.27	42			
Cash dividends / Net income	63.80	42.30	82	41.78	33.12	69	31.63	27.31	57	34.34	31.29	48			
Cash dividends / Net income (Subchapter S adjusted)		-0.65			-12.02			17.36			47.52				
Growth Rates															
Assets	16.56	16.68	52	0.69	9.26	13	0.95	7	17	-1.28	8.28	12			
Equity capital	11.14	6.99	75	7.99	10.49	52	-6.81	7.89	3	-2.83	10.18	8			
Net loans and leases	2.74	9.07	27	0.14	9.10	13	4.10	7.89	35	-0.45	9.38	14			
Noncore funding	-69.91	-12.18	2	-30.92	6.59	5	48.94	10.67	88	-6.77	5.59	40			
Parent Company Ratios															
Short-term debt / Equity capital	1.99	0.77	82	0	1.02	36	0	1.14	37	0.62	1.07	75			
Long-term debt / Equity capital	13.02	13.56	64	18.10	13.04	72	20.56	13.37	74	16.07	12.69	69			
Equity investment in subsidiaries / Equity capital	105.58	102.81	69	105.22	103.22	64	106.86	103.10	73	104.95	102.10	67			
Cash from ops + noncash items + op expense / Op expense + dividends	53.12	147.24	7	207.56	190.27	64	289.22	174.91	87	233.59	148.20	82			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	3,550,000	3,822,000	3,578,103	3,194,465		-7.12	22.22
Income from lease financing receivables.....	87,000	61,000	49,897	49,320		42.62	62.72
Fully taxable income on loans and leases.....	3,475,000	3,698,000	3,452,870	3,090,158		-6.03	22.64
Tax-exempt income on loans and leases.....	162,000	185,000	175,130	153,627		-12.43	30.07
Estimated tax benefit on income on loans and leases.....	56,000	64,000	64,962	101,119		-12.50	-30.45
Income on loans and leases (tax equivalent).....	3,693,000	3,947,000	3,692,962	3,344,904		-6.44	21.54
Investment interest income (tax equivalent).....	588,000	655,000	635,622	600,349		-10.23	4.37
Interest on balances due from depository institutions.....	10,000	16,000	25,514	23,435		-37.50	42.94
Interest income on other earning assets.....	19,000	31,000	33,805	26,062		-38.71	-53.59
Total interest income (tax equivalent).....	4,310,000	4,649,000	4,387,903	3,994,750		-7.29	18.09
Interest on time deposits of \$250K or more.....	17,000	47,000	21,108	13,361		-63.83	
Interest on time deposits < \$250K.....	60,000	86,000	48,429	47,348		-30.23	
Interest on foreign office deposits.....	0	8,000	1,680	154		-100.00	-100.00
Interest on other deposits.....	103,000	306,000	178,443	94,954		-66.34	89.81
Interest on other borrowings and trading liabilities.....	117,000	333,000	266,193	107,246		-64.86	171.95
Interest on subordinated debt and mandatory convertible securities.....	71,000	71,000	85,859	109,643		0.00	-39.04
Total interest expense.....	368,000	851,000	601,712	372,706		-56.76	37.16
Net interest income (tax equivalent).....	3,942,000	3,798,000	3,786,191	3,622,044		3.79	16.57
Non-interest income.....	2,347,000	2,182,000	2,083,800	2,190,040		7.56	13.81
Adjusted operating income (tax equivalent).....	6,289,000	5,980,000	5,869,991	5,812,084		5.17	15.53
Overhead expense.....	3,657,000	3,535,000	3,638,212	3,712,087		3.45	0.98
Provision for credit losses.....	1,330,000	387,000	229,000	150,000			451.87
Securities gains (losses).....	4,000	-28,000	996	21,674			-86.02
Other tax equivalent adjustments.....	0	0	0	0			-100.00
Pretax net operating income (tax equivalent).....	1,370,000	2,050,000	2,020,096	1,971,671		-33.17	-14.91
Applicable income taxes.....	220,000	404,000	387,642	614,042		-45.54	-51.61
Tax equivalent adjustments.....	56,000	64,000	64,962	101,119		-12.50	-30.45
Applicable income taxes (tax equivalent).....	276,000	468,000	452,604	715,161		-41.03	-48.42
Minority interest.....	0	0	0	0			
Net income before discontinued operations, net of minority interest.....	1,094,000	1,582,000	1,567,492	1,256,510		-30.85	1.78
Discontinued operations, net of applicable income taxes.....	0	0	191,427	5,919			
Net income attributable to holding company.....	1,094,000	1,582,000	1,758,919	1,262,429		-30.85	3.04
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	1,094,000	1,582,000	1,758,919	1,262,429		-30.85	3.04
Investment securities income (tax equivalent).....	588,000	655,000	635,622	600,349		-10.23	4.37
US Treasury and agency securities (excluding mortgage-backed securities).....	5,000	5,000	5,801	5,468		0.00	-61.13
Mortgage-backed securities.....	535,000	598,000	582,779	553,331		-10.54	7.33
All other securities.....	48,000	52,000	47,042	41,550		-7.69	-7.79
Cash dividends declared.....	698,000	661,000	556,270	433,490		5.60	89.84
Common.....	595,000	582,000	492,520	369,740		2.23	95.77
Preferred.....	103,000	79,000	63,750	63,750		30.38	61.57

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Relative Income Statement and Margin Analysis

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Percent of Average Assets															
Interest income (tax equivalent)	3.14	3.27	36	3.71	4	28	3.53	3.87	24	3.22	3.47	26			
Less: Interest expense	0.27	0.48	17	0.68	0.98	29	0.48	0.79	22	0.30	0.55	20			
Equals: Net interest income (tax equivalent)	2.87	2.77	53	3.03	3.01	45	3.05	3.08	40	2.92	2.92	43			
Plus: Non-interest income	1.71	1.21	79	1.74	1.32	76	1.68	1.31	72	1.76	1.35	67			
Equals: adjusted operating income (tax equivalent)	4.59	4.04	79	4.78	4.41	74	4.73	4.46	67	4.68	4.33	73			
Less: Overhead expense	2.67	2.57	65	2.82	2.69	63	2.93	2.71	68	2.99	2.72	68			
Less: Provision for credit losses	0.97	0.51	89	0.31	0.15	84	0.18	0.14	72	0.12	0.16	47			
Plus: Realized gains (losses) on held-to-maturities securities	0	0	46	0	0	49	0	0	51	0	0	47			
Plus: Realized gains (losses) on available-for-sale securities	0	0.02	47	-0.02	0.01	6	0	0	71	0.02	0.01	78			
Plus: other tax equivalent adjustments	0	0	48	0	0	42	0	0	45	0	0	47			
Equals: Pretax net operating income (tax equivalent)	1	1.04	44	1.64	1.56	55	1.63	1.57	52	1.59	1.43	64			
Less: Applicable income taxes (tax equivalent)	0.20	0.23	41	0.37	0.36	52	0.36	0.33	59	0.58	0.55	50			
Less: Minority interest	0	0	42	0	0	36	0	0	36	0	0	34			
Equals: Net operating income	0.80	0.81	42	1.26	1.19	53	1.26	1.24	50	1.01	0.89	60			
Plus: Net extraordinary items	0	0	50	0	0	50	0.15	0	99	0	0	95			
Equals: Net income	0.80	0.82	41	1.26	1.19	53	1.42	1.24	71	1.02	0.90	61			
Memo: Net income (last four quarters)	0.80	0.82	41	1.26	1.19	53	1.42	1.24	71	1.02	0.91	61			
Net income—BHC and noncontrolling (minority) interest	0.80	0.83	41	1.26	1.20	53	1.42	1.25	71	1.02	0.91	58			
Margin Analysis															
Average earning assets / Average assets	89.95	92.32	20	87.94	91.05	20	87.63	91.48	13	87.69	91.61	12			
Average interest-bearing funds / Average assets	54.41	64.06	11	59.28	65.57	23	57.04	65.56	18	55.45	65.75	13			
Interest income (tax equivalent) / Average earning assets	3.49	3.55	43	4.22	4.41	36	4.03	4.24	35	3.67	3.80	41			
Interest expense / Average earning assets	0.30	0.52	19	0.77	1.08	30	0.55	0.86	24	0.34	0.60	22			
Net interest income (tax equivalent) / Average earning assets	3.20	3.01	57	3.45	3.33	51	3.48	3.38	47	3.33	3.19	51			
Yield or Cost															
Total loans and leases (tax equivalent)	4.16	4.27	48	4.72	5.09	26	4.56	4.95	23	4.16	4.52	30			
Interest-bearing bank balances	0.11	0.27	4	0.68	2.04	5	1.44	1.64	29	0.95	1.05	33			
Federal funds sold and reverse repos		0.68			2.44		1.81	2.17	27	1.72	1.41	80			
Trading assets	0	0.60	23	0	0.99	21	0.01	1.11	40	1.02	1.11	52			
Total earning assets	3.45	3.51	42	4.16	4.36	35	3.97	4.20	34	3.58	3.73	39			
Investment securities (tax equivalent)	2.32	2.25	59	2.66	2.76	44	2.50	2.68	36	2.37	2.47	42			
US Treasury and agency securities (excluding mortgage-backed securities)	2.02	1.75	65	2.27	2.32	55	1.67	2.05	19	1.61	1.62	47			
Mortgage-backed securities	2.22	2.05	64	2.63	2.61	56	2.47	2.50	49	2.33	2.23	63			
All other securities	3.86	3.24	77	3.92	4.06	58	3.99	4.20	62	2.98	3.66	29			
Interest-bearing deposits	0.27	0.53	17	0.74	1.10	24	0.42	0.81	16	0.26	0.49	21			
Time deposits of \$250K or more	1.52	1.42	59	2.71	1.96	95	1.59	1.44	64						
Time deposits < \$250K	1.11	1.36	24	1.40	1.82	24	0.88	1.29	21						
Other domestic deposits	0.17	0.36	15	0.58	0.93	22	0.34	0.67	16						
Foreign deposits		0.42		2.41	1.19	90	1.85	0.97	87	0.20	0.51	25			
Federal funds purchased and repos	2.15	0.62	93	2.21	1.86	65	2.02	1.51	72	1.40	0.94	80			
Other borrowed funds and trading liabilities	1.79	1.50	65	2.90	2.38	77	2.57	2.28	68	1.75	1.77	50			
All interest-bearing funds	0.49	0.74	25	1.15	1.49	30	0.85	1.19	26	0.54	0.82	27			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____

City/State _____

Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Non-interest Income and Expenses					
Total non-interest income	2,347,000	2,182,000	2,083,800	2,190,040	
Fiduciary activities income	253,000	243,000	235,339	229,995	
Service charges on deposit accounts - domestic	648,000	754,000	733,533	708,134	
Trading revenue	49,000	23,000	40,417	27,167	
Investment banking fees and commissions	211,000	147,000	145,359	107,075	
Insurance activities revenue	4,000	5,000	3,730	141,794	
Venture capital revenue	0	0	0	0	
Net servicing fees	152,000	129,000	126,842	124,799	
Net securitization income	0	0	0	0	
Net gains (losses) on sales of loans, OREO, other assets	221,000	77,000	29,758	68,976	
Other non-interest income	809,000	804,000	768,822	782,100	
Total overhead expenses	3,657,000	3,535,000	3,638,212	3,712,087	
Personnel expense	2,125,000	1,941,000	1,974,058	1,979,470	
Net occupancy expense	455,000	452,000	469,779	674,929	
Goodwill impairment losses	0	0	0	0	
Amortization expenses and impairment loss (other intangible assets)	30,000	27,000	30,050	44,454	
Other operating expenses	1,047,000	1,115,000	1,164,325	1,013,234	
Fee income on mutual funds and annuities	63,000	61,000	52,384	15,469	
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	
Number of equivalent employees	19,406	19,564	19,969	21,714	
Average personnel expense per employee	109.50	99.21	98.86	91.16	
Average assets per employee	7,067.53	6,400.24	6,217.28	5,718.56	

	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Analysis Ratios															
Mutual fund fee income / Non-interest income	2.68	2.02	64	2.80	2.72	56	2.51	3.08	49	0.71	2.85	29			
Overhead expenses / Net Interest Income + non-interest income	58.67	62.28	38	59.75	61.29	48	62.67	60.88	58	65	63.61	57			
Percent of Average Assets															
Total overhead expense	2.67	2.57	65	2.82	2.69	63	2.93	2.71	68	2.99	2.72	68			
Personnel expense	1.55	1.30	75	1.55	1.41	62	1.59	1.44	66	1.59	1.42	66			
Net occupancy expense	0.33	0.26	79	0.36	0.28	80	0.38	0.28	82	0.54	0.29	96			
Other operating expenses	0.79	0.94	50	0.91	0.97	55	0.96	0.97	63	0.85	1	41			
Overhead less non-interest income	0.96	1.25	27	1.08	1.32	29	1.25	1.38	36	1.23	1.34	37			
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	58.15	61.82	37	59.11	60.64	48	61.98	60.37	58	63.87	62.73	57			
Personnel expense	33.79	32.36	54	32.46	32.39	50	33.63	32.51	52	34.06	32.93	54			
Net occupancy expense	7.23	6.58	61	7.56	6.52	70	8	6.48	78	11.61	6.70	95			
Other operating expenses	17.13	22.28	28	19.10	21.20	45	20.35	20.90	50	18.20	22.41	24			
Total non-interest income	37.32	28.83	72	36.49	29.23	71	35.50	28.50	70	37.68	31.08	66			
Fiduciary activities income	4.02	2.09	76	4.06	1.97	77	4.01	2.14	78	3.96	2.38	76			
Service charges on domestic deposit accounts	10.30	3.27	98	12.61	3.88	99	12.50	4.15	98	12.18	4.28	97			
Trading revenue	0.78	1.28	64	0.38	1.18	51	0.69	0.85	65	0.47	0.90	60			
Investment banking fees and commissions	3.36	2.46	75	2.46	3.54	64	2.48	3.42	63	1.84	3.62	52			
Insurance activities revenue	0.06	0.41	49	0.08	0.47	49	0.06	0.47	48	2.44	0.55	89			
Venture capital revenue	0	0.01	44	0	0.02	42	0	0.02	41	0	0.01	44			
Net servicing fees	2.42	0.01	94	2.16	0.28	94	2.16	0.65	88	2.15	0.60	90			
Net securitization income	0	0	45	0	0.01	44	0	0.01	44	0	0.01	44			
Net gain (loss) - sales of loans, OREO, and other assets	3.51	3.92	58	1.29	1.86	46	0.51	1.61	36	1.19	1.67	52			
Other non-interest income	12.86	9.65	74	13.44	10.04	74	13.10	9.86	71	13.46	10.77	70			
Overhead less non-interest income	20.83	31.93	18	22.63	31.06	23	26.48	31.46	30	26.19	31.19	31			
Applicable income taxes / Pretax net operating income (tax equivalent)	16.06	18.63	27	19.71	20.56	42	19.19	19.04	44	31.14	32.99	43			
Applicable income tax + TE / Pretax net operating income + TE	20.15	21.18	32	22.83	23.23	44	22.41	21.56	55	36.27	37.95	41			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Assets

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Real estate loans	39,142,000	36,747,000	36,881,423	37,489,048		6.52	-1.16
Commercial and industrial loans	27,535,000	24,694,000	24,341,149	22,355,168		11.50	14.11
Loans to individuals	5,751,000	7,692,000	7,866,012	7,148,419		-25.23	-12.25
Loans to depository institutions and acceptances of other banks	0	0	0	136			-100.00
Agricultural loans	221,000	244,000	298,735	222,802		-9.43	-31.49
Other loans and leases	14,515,000	14,223,000	14,068,957	13,080,198		2.05	31.98
Less: Unearned income	0	0	0	0			
Loans and leases, net of unearned income	87,164,000	83,600,000	83,456,276	80,295,771		4.26	6.81
Less: Allowance for loan and lease losses	2,167,000	869,000	839,594	934,019		149.37	95.89
Net loans and leases	84,997,000	82,731,000	82,616,682	79,361,752		2.74	5.58
Debt securities that reprice or mature in over 1 year	27,662,000	23,357,000	23,478,890	24,723,581		18.43	26.57
Mutual funds and equity securities	463,000	450,000	429,121	225,636		2.89	65.56
Subtotal	113,122,000	106,538,000	106,524,693	104,310,969		6.18	10.21
Interest-bearing bank balances	16,400,000	2,516,000	1,520,390	1,899,176		551.83	317.10
Federal funds sold and reverse repos	0	0	0	70,000			
Debt securities that reprice or mature within 1 year	614,000	581,000	731,858	337,029		5.68	-75.65
Trading assets	854,000	108,000	51,431	400,044		690.74	123.52
Total earning assets	130,990,000	109,743,000	108,828,372	107,017,218		19.36	19.65
Non-interest-bearing cash and due from depository institutions	1,777,000	2,001,000	2,099,865	2,280,082		-11.19	15.24
Premises, fixed assets, and leases	2,412,000	2,416,000	2,040,825	1,989,282		-0.17	17.92
Other real estate owned	31,000	65,000	62,748	86,145		-52.31	-73.68
Investment in unconsolidated subsidiaries	97,000	79,000	58,789	0		22.78	
Intangible and other assets	12,291,000	12,329,000	12,676,547	13,211,677		-0.31	-5.85
Total assets	147,598,000	126,633,000	125,767,146	124,584,404		16.56	16.92
Quarterly average assets	143,800,000	123,870,000	124,409,579	124,040,273		16.09	15.40
Average loans and leases (YTD)	88,740,500	83,700,000	81,071,969	80,323,268		6.02	10.84
Memoranda							
Loans held-for-sale	1,898,000	637,000	304,155	348,288		197.96	323.70
Loans not held-for-sale	85,266,000	82,963,000	83,152,121	79,947,483		2.78	5.06
Real estate loans secured by 1-4 family	24,798,000	22,995,000	23,452,879	24,319,570		7.84	3.37
Commercial real estate loans	14,171,000	13,554,000	13,191,204	12,886,176		4.55	-6.63
Construction and land development	2,768,000	2,294,000	2,536,216	2,387,842		20.66	-23.57
Multifamily	1,265,000	1,084,000	902,292	853,095		16.70	20.10
Nonfarm nonresidential	10,138,000	10,176,000	9,752,696	9,645,239		-0.37	-3.47
Real estate loans secured by farmland	173,000	198,000	237,340	283,302		-12.63	-60.19
Total investment securities	28,739,000	24,388,000	24,639,869	25,286,246		17.84	16.56
U.S. Treasury securities	183,000	182,000	280,610	330,490		0.55	-20.00
US agency securities (excluding mortgage-backed securities)	105,000	43,000	43,266	28,401		144.19	-81.19
Municipal securities	0	0	0	330			-100.00
Mortgage-backed securities	26,784,000	22,261,000	22,701,889	23,592,160		20.32	22.18
Asset-backed securities	0	0	175	1,056			-100.00
Other debt securities	1,204,000	1,452,000	1,184,808	1,108,173		-17.08	-27.56
Mutual funds and equity securities	463,000	450,000	429,121	225,636		2.89	65.56
Available-for-sale securities	27,154,000	22,606,000	22,729,215	23,628,285		20.12	19.57
U.S. Treasury securities	183,000	182,000	280,610	330,490		0.55	-19.67
US agency securities (excluding mortgage-backed securities)	105,000	43,000	43,266	28,401		144.19	-51.90
Municipal securities	0	0	0	330			-100.00
Mortgage-backed securities	25,662,000	20,929,000	21,220,356	21,934,199		22.61	26.31
Asset-backed securities	0	0	175	1,056			-100.00
Other debt securities	1,204,000	1,452,000	1,184,808	1,108,173		-17.08	-27.56
Mutual funds and equity securities	0	0	0	225,636			-100.00
Held-to-maturity securities appreciation (depreciation)	93,000	40,000	-22,073	8,840		132.50	317.30
Available-for-sale securities appreciation (depreciation)	1,062,000	274,000	-531,671	-204,503		287.59	
Structured notes, fair value	0	0	0	0			
Pledged securities	10,327,000	8,314,000	7,922,929	8,053,213		24.21	-13.55

BHC Name

City/State

Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Demand deposits	51,502,000	34,512,000	35,137,492	36,428,523		49.23	46.94
NOW, ATS and transaction accounts	4,267,000	5,657,000	3,592,682	5,603,809		-24.57	-43.84
Time deposits less brokered deposits) < \$250K	4,670,000	5,810,000	4,972,729	3,705,182		-19.62	
MMDA and other savings accounts	61,571,000	50,155,000	48,480,611	48,275,557		22.76	28.12
Other non-interest-bearing deposits	0	0	0	0			
Core deposits	122,010,000	96,134,000	92,183,514	94,013,071		26.92	30.79
Time deposits of \$250K or more	671,000	1,632,000	1,701,858	1,228,960		-58.88	
Foreign deposits	0	0	0	23,094			-100.00
Federal funds purchased and repos	0	0	0	0			
Secured federal funds purchased	0	0	0	0			
Commercial paper	0	0	0	0			
Other borrowings w/remaining maturity of 1 year or less	616,000	3,854,000	6,096,187	5,085,849		-84.02	-66.54
Other borrowings w/remaining maturity over 1 year	1,905,000	5,052,000	6,923,696	2,084,111		-62.29	-62.22
Brokered deposits < \$250K	11,000	108,000	689,627	1,925,496		-89.81	
Noncore funding	3,203,000	10,646,000	15,411,368	10,347,510		-69.91	-73.78
Trading liabilities	23,000	34,000	146,609	138,245		-32.35	-82.24
Subordinated notes and debentures + trust preferred securities	1,049,000	1,050,000	1,049,783	1,550,132		-0.10	-32.62
Other liabilities	3,202,000	2,474,000	1,886,346	2,343,882		29.43	45.28
Total liabilities	129,487,000	110,338,000	110,677,620	108,392,840		17.35	18.37
Equity Capital							
Perpetual preferred stock (including surplus)	1,656,000	1,310,000	819,869	819,869		26.41	101.98
Common stock	10,000	10,000	10,659	11,752		0.00	-25.30
Common surplus	12,731,000	12,685,000	13,765,590	15,858,586		0.36	-28.81
Retained earnings	3,770,000	3,751,000	2,828,238	1,627,592		0.51	
Accumulated other comprehensive income	1,315,000	-90,000	-964,069	-749,773			
Other equity capital components	-1,371,000	-1,371,000	-1,370,761	-1,376,462			
Total holding company equity capital	18,111,000	16,295,000	15,089,526	16,191,564		11.14	7.52
Noncontrolling (minority) interest in subsidiaries	0	0	0	0			
Total equity capital, including minority interest	18,111,000	16,295,000	15,089,526	16,191,564		11.14	7.52
Total liabilities and capital	147,598,000	126,633,000	125,767,146	124,584,404		16.56	16.92
Memoranda							
Non-interest-bearing deposits	51,502,000	34,512,000	35,137,492	36,428,523		49.23	46.94
Interest-bearing deposits	71,190,000	63,362,000	59,437,507	60,762,098		12.35	11.99
Total deposits	122,692,000	97,874,000	94,574,999	97,190,621		25.36	24.41
Long-term debt that reprices within 1 year	0	848,520	847,516	0		-100.00	-100.00
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	16,295,000	15,090,000	16,191,564	16,663,228			
Accounting restatements	-377,000	2,000	-2,003	0			
Net income	1,094,000	1,582,000	1,758,919	1,262,429			
Net sale of new perpetual preferred stock	346,000	490,000	0	0			
Net sale of new common stock	46,000	-1,082,000	-2,094,089	-1,234,510			
Sale of treasury stock	0	0	5,701	0			
Less: Purchase of treasury stock	0	0	0	0			
Changes incident to business combinations	0	0	0	0			
Less: Dividends declared	698,000	661,000	556,270	433,490			
Change in other comprehensive income	1,405,000	874,000	-214,296	-66,093			
Changes in debit to ESOP liability	0	0	0	0			
Other adjustments to equity capital	0	0	0	0			
Holding company equity capital, ending balance	18,111,000	16,295,000	15,089,526	16,191,564			

BHC Name

City/State

Percent Composition of Assets

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Percent of Total Assets															
Real estate loans	26.52	36.22	31	29.02	37.78	34	29.33	37.19	35	30.09	35.54	37			
Commercial and industrial loans	18.66	13.52	76	19.50	12.02	81	19.35	12.85	76	17.94	12.62	70			
Loans to individuals	3.90	3.40	65	6.07	4.20	69	6.25	4.31	69	5.74	4.47	66			
Loans to depository institutions and acceptances of other banks	0	0.03	31	0	0.04	29	0	0.05	28	0	0.06	53			
Agricultural loans	0.15	0.19	68	0.19	0.24	70	0.24	0.30	69	0.18	0.21	70			
Other loans and leases	9.83	4.63	83	11.23	5.01	88	11.19	5	89	10.50	5.10	88			
Net loans and leases	57.59	61.58	31	65.33	63.77	42	65.69	63.98	40	63.70	62.73	37			
Debt securities over 1 year	18.74	15.55	66	18.44	14.60	71	18.67	14.63	68	19.84	14.83	74			
Mutual funds and equity securities	0.31	0.05	95	0.36	0.06	94	0.34	0.06	94	0.18	0.06	82			
Subtotal	76.64	78.16	29	84.13	79.65	53	84.70	79.97	52	83.73	79.31	45			
Interest-bearing bank balances	11.11	7.51	77	1.99	3.06	49	1.21	3.04	34	1.52	3.46	37			
Federal funds sold and reverse repos	0	0.82	26	0	1.57	25	0	1.66	23	0.06	1.81	60			
Debt securities 1 year or less	0.42	1.68	20	0.46	1.91	26	0.58	1.96	30	0.27	1.86	21			
Trading assets	0.58	1.01	60	0.09	1.19	39	0.04	1.33	37	0.32	1.34	66			
Total earning assets	88.75	91.05	17	86.66	89.53	18	86.53	89.74	16	85.90	89.84	15			
Non-interest cash and due from depository institutions	1.20	1.07	56	1.58	1.14	80	1.67	1.21	78	1.83	1.22	88			
Other real estate owned	0.02	0.02	62	0.05	0.03	74	0.05	0.04	63	0.07	0.05	66			
All other assets	10.05	7.82	79	11.76	9.27	79	11.80	8.98	78	12.27	8.86	82			
Memoranda															
Short-term investments	11.53	11.17	61	2.45	7.63	33	1.79	7.80	24	1.85	8.69	19			
U.S. Treasury securities	0.12	0.84	53	0.14	1.03	47	0.22	1.04	51	0.27	1.02	50			
US agency securities (excluding mortgage-backed securities)	0.07	0.63	33	0.03	0.54	30	0.03	0.69	27	0.02	0.75	29			
Municipal securities	0	1.69	8	0	1.34	7	0	1.62	7	0	1.60	13			
Mortgage-backed securities	18.15	11.75	81	17.58	11.44	81	18.05	11.13	88	18.94	11.06	88			
Asset-backed securities	0	0.32	24	0	0.28	25	0	0.33	52	0	0.30	52			
Other debt securities	0.82	0.42	77	1.15	0.39	81	0.94	0.41	80	0.89	0.38	81			
Loans held-for-sale	1.29	0.52	84	0.50	0.39	70	0.24	0.30	57	0.28	0.33	57			
Loans held for investment	57.77	61.72	27	65.51	63.50	42	66.12	63.93	42	64.17	62.63	40			
Real estate loans secured by 1-4 family	16.80	11.91	68	18.16	13.29	69	18.65	13.46	72	19.52	13.44	75			
Revolving	3.09	1.66	78	4.20	2.07	81	4.69	2.27	84	5.30	2.40	87			
Closed-end, secured by first liens	13.52	9.81	70	13.65	10.69	70	13.64	10.57	68	13.88	10.35	70			
Closed-end, secured by junior liens	0.19	0.22	58	0.31	0.28	65	0.32	0.31	60	0.34	0.34	63			
Commercial real estate loans	9.60	22.22	21	10.70	22.23	26	10.49	21.58	27	10.34	19.88	28			
Construction and land development	1.88	3.40	36	1.81	3.44	38	2.02	3.51	41	1.92	3.25	40			
Multifamily	0.86	3.12	20	0.86	3.01	22	0.72	2.72	21	0.68	2.54	23			
Nonfarm nonresidential	6.87	14.72	25	8.04	14.69	30	7.75	14.44	31	7.74	13.30	32			
Real estate loans secured by farmland	0.12	0.33	57	0.16	0.36	60	0.19	0.41	61	0.23	0.32	66			

BHC Name _____ City/State _____

Loan Mix and Analysis of Concentrations of Credit

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	44.91	57.15	25	43.96	57.46	29	44.19	56.49	34	46.69	54.84	39			
Real estate loans secured by 1-4 family	28.45	19.43	81	27.51	20.75	70	28.10	21.10	75	30.29	21.45	81			
Revolving	5.23	2.64	86	6.37	3.15	85	7.07	3.50	86	8.22	3.77	88			
Closed-end	23.22	16.59	79	21.14	17.39	65	21.04	17.39	67	22.07	17.41	68			
Commercial real estate loans	16.26	34.63	20	16.21	33.52	22	15.81	32.14	24	16.05	29.99	27			
Construction and land development	3.18	5.26	37	2.74	5.09	35	3.04	5.20	38	2.97	4.90	40			
1-4 family	1.43	0.93	71	1.48	0.94	69	1.58	1.02	70	1.46	0.89	70			
Other	1.74	4.19	24	1.27	4.02	21	1.46	4.05	24	1.51	3.90	24			
Multifamily	1.45	4.96	17	1.30	4.69	19	1.08	4.10	20	1.06	3.84	19			
Nonfarm nonresidential	11.63	22.93	25	12.17	22.15	26	11.69	21.40	30	12.01	20.03	32			
Owner-occupied	6.75	7.68	45	7.42	7.72	54	7.23	8.03	47	8.12	7.58	55			
Other	4.89	14.95	13	4.75	14.34	15	4.45	13.38	16	3.90	12.45	18			
Real estate loans secured by farmland	0.20	0.54	58	0.24	0.55	59	0.28	0.63	63	0.35	0.51	67			
Loans to depository institutions and acceptances of other banks	0	0.06	31	0	0.11	29	0	0.12	28	0	0.17	53			
Commercial and industrial loans	31.59	22.17	82	29.54	19.53	79	29.17	20.32	77	27.84	20.53	72			
Loans to individuals	6.60	6.13	64	9.20	7.13	68	9.43	7.36	68	8.90	7.61	66			
Credit card loans	1.39	0.65	83	1.66	0.81	84	1.61	1.02	84	1.61	1.12	82			
Agricultural loans	0.25	0.32	69	0.29	0.37	69	0.36	0.46	70	0.28	0.33	69			
Other loans and leases	16.65	9.09	78	17.01	9.85	79	16.86	9.66	82	16.29	10.32	79			
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	284.32	381.27	31	296.20	391.26	34	306.58	379.80	38	290.65	366.85	37			
Real estate loans secured by 1-4 family	180.13	125.03	73	185.35	138.18	70	194.95	137.84	74	188.55	138.55	72			
Revolving	33.12	17.42	78	42.91	21.26	82	49.02	23.33	83	51.15	25.05	83			
Closed-end	147	106.14	72	142.44	115.20	67	145.93	112.79	68	137.39	111.69	64			
Commercial real estate loans	102.93	234.65	22	109.25	229.44	28	109.65	219.72	28	99.90	204.45	30			
Construction and land development	20.11	35.62	36	18.49	34.95	37	21.08	35.36	40	18.51	32.91	39			
1-4 family	9.06	6.34	67	9.95	6.61	68	10.98	7.04	67	9.08	6.16	70			
Other	11.05	28.16	28	8.54	27.32	22	10.11	27.26	27	9.43	26.01	26			
Multifamily	9.19	32.74	19	8.74	31.04	21	7.50	27.85	22	6.61	25.95	22			
Nonfarm nonresidential	73.64	155.06	25	82.02	152.10	29	81.07	147.22	32	74.78	137.03	32			
Owner-occupied	42.71	52.37	42	50.02	53.07	51	50.18	54.89	50	50.53	51.62	54			
Other	30.93	100.54	18	32	97.41	20	30.89	91.80	20	24.25	84.09	23			
Real estate loans secured by farmland	1.26	3.44	57	1.60	3.60	58	1.97	4.02	61	2.20	3.31	67			
Loans to depository institutions and acceptances of other banks	0	0.28	31	0	0.44	29	0	0.54	28	0	0.68	52			
Commercial and industrial loans	200.01	139.91	77	199.05	122.02	82	202.34	128.82	78	173.32	126.55	70			
Loans to individuals	41.77	37.47	65	62	43.51	67	65.39	42.67	69	55.42	44.83	63			
Credit card loans	8.81	3.30	85	11.18	4.34	85	11.18	5.31	84	10	5.73	80			
Agricultural loans	1.61	1.88	68	1.97	2.18	71	2.48	2.72	71	1.73	1.88	70			
Other loans and leases	105.43	49.54	82	114.65	52.44	86	116.95	51.79	88	101.41	52.78	85			
Supplemental															
Non-owner occupied CRE loans / Gross loans	16.47	27.32	22	16.19	26.45	26	16.01	24.79	30	14.38	23.09	27			
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	104.26	183.76	27	109.11	178.57	31	111.04	167.93	36	89.53	156.17	31			
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	146.97	240.85	28	159.13	236.10	33	161.22	225.98	36	140.05	210.40	36			

BHC Name

City/State

Liquidity and Funding

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Percent of Total Assets															
Short-term investments	11.53	11.17	61	2.45	7.63	33	1.79	7.80	24	1.85	8.69	19			
Liquid assets	30.84	26.22	66	20.90	22.44	55	21.23	22.72	58	22.95	24.04	60			
Investment securities	19.47	17.85	59	19.26	16.99	61	19.59	17.27	62	20.30	17.35	62			
Net loans and leases	57.59	61.58	31	65.33	63.77	42	65.69	63.98	40	63.70	62.73	37			
Net loans, leases and standby letters of credit	58.77	62.48	31	66.53	64.84	42	66.83	65.07	43	64.78	63.89	36			
Core deposits	82.66	70.67	92	75.92	63.09	79	73.30	62.13	71	75.46	61.26	78			
Noncore funding	2.17	14.13	3	8.41	19.36	18	12.25	21.34	28	8.31	22.32	14			
Time deposits of \$250K or more	0.45	2.11	12	1.29	2.94	22	1.35	2.89	25	0.99	2.57	23			
Foreign deposits	0	0.36	39	0	0.43	38	0	0.47	38	0.02	0.54	73			
Federal funds purchased and repos	0	1.47	10	0	1.94	9	0	1.97	7	0	2.23	7			
Secured federal funds purchased	0	0	48	0	0	49	0	0	49	0	0	49			
Net federal funds purchased (sold)	0	0.54	30	0	0.48	28	0	0.54	24	-0.06	0.73	14			
Commercial paper	0	0.01	44	0	0.02	45	0	0.02	44	0	0.02	44			
Other borrowings w/remaining maturity of 1 year or less	0.42	1.24	44	3.04	3.01	54	4.85	3.67	68	4.08	3.96	57			
Earning assets that reprice within 1 year	41.17	39.38	50	39.84	39.29	50	39.29	40.29	44	38.49	41.61	37			
Interest-bearing liabilities that reprice within 1 year	2.53	8.20	11	4.02	10.19	12	3.02	10.01	11	2.58	8.46	12			
Long-term debt that reprices within 1 year	0	0.47	27	0.67	0.96	68	0.67	1.34	64	0	1.58	23			
Net assets that reprice within 1 year	38.64	29.11	71	35.15	26.63	73	35.60	27.38	69	35.91	29.77	63			
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-12.21	3.20	8	7.08	14.45	28	12.35	16.62	39	7.70	17.03	25			
Net short-term noncore funding dependence	-14.04	-4.76	17	2.07	3.38	38	5.41	4.66	42	5.22	4.83	46			
Short-term investment / Short-term noncore funding	1,503	184.19	97	58.40	77.77	54	28.08	66.46	36	29.72	74.86	36			
Liquid assets - short-term noncore funding / Nonliquid assets	43.48	28.18	78	21.12	16.97	69	18.85	16.04	66	21.71	18.16	69			
Net loans and leases / Total deposits	69.28	79.43	23	84.53	90.31	32	87.36	90.08	41	81.66	90.14	28			
Net loans and leases / Core deposits	69.66	88.34	18	86.06	103.93	23	89.62	105	25	84.42	105.65	21			
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.76	1.57	43	0.35	0.72	46	-0.20	-0.82	58	0.07	-0.31	80			
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	8.72	4.31	88	2.37	1.36	77	-4.75	-1.98	1	-1.71	-0.77	25			
Structured notes appreciation (depreciation) / Tier 1 capital		0.02			0			-0.05			-0.08				
Percent of Investment Securities															
Held-to-maturity securities	3.90	11.38	52	5.46	12.67	52	6.01	16.19	39	6.56	15.76	41			
Available-for-sale securities	94.48	87.23	46	92.69	85.40	48	92.25	81.88	61	93.44	84.24	58			
U.S. Treasury securities	0.64	4.72	50	0.75	6.15	44	1.14	6.99	49	1.31	6.96	47			
US agency securities (excluding mortgage-backed securities)	0.37	4.01	30	0.18	3.49	30	0.18	4.02	26	0.11	4.42	28			
Municipal securities	0	9.83	7	0	7.75	7	0	9.16	6	0	9.31	12			
Mortgage-backed securities	93.20	66.64	85	91.28	67.43	84	92.13	65.45	87	93.30	65.34	87			
Asset-backed securities	0	1.91	24	0	1.66	24	0	2.05	50	0	1.74	51			
Other debt securities	4.19	3.01	71	5.95	2.94	79	4.81	2.79	74	4.38	2.57	76			
Mutual funds and equity securities	1.61	0.35	90	1.85	0.40	92	1.74	0.42	92	0.89	0.51	73			
Debt securities 1 year or less	2.14	10.55	17	2.38	11.86	16	2.97	11.91	19	1.33	11.79	12			
Debt securities 1 to 5 years	8.58	17.03	39	9.31	17.94	43	20.13	19.18	61	17.84	18.80	58			
Debt securities over 5 years	87.67	69.86	72	86.46	66.02	75	75.16	64.73	55	79.93	64.73	68			
Pledged securities	35.93	35.67	49	34.09	30.57	56	32.15	33.30	52	31.85	34.58	47			
Structured notes, fair value	0	0.02	42	0	0.03	42	0	0.04	41	0	0.03	42			
Percent Change from Prior Like Quarter															
Short-term investments	449.37	183.32	86	37.51	26.69	69	-2.34	6.77	41	-50.77	19.19	4			
Investment securities	17.84	23.62	47	-1.02	11.75	24	-2.56	9.42	24	0.57	8.45	35			
Core deposits	26.92	26.88	57	4.29	11.23	27	-1.95	7.29	9	-0.46	12.19	18			
Noncore funding	-69.91	-12.18	2	-30.92	6.59	5	48.94	10.67	88	-6.77	5.59	40			

BHC Name _____ City/State _____

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Loan commitments (reported semiannually, June/Dec)	56,644,000	52,976,000	51,405,750	45,705,389	
Commit: Secured commercial real estate loans	3,863,000	4,557,000	3,938,509	3,312,153	
Commit: Unsecured real estate loans	1,895,000	1,630,000	1,230,516	534,137	
Credit card lines (reported semiannually, June/Dec)	7,463,000	7,168,000	6,717,613	6,354,459	
Securities underwriting	0	0	0	0	
Standby letters of credit	1,742,000	1,521,000	1,427,868	1,347,690	
Commercial and similar letters of credit	132,000	59,000	43,902	76,077	
Securities lent	0	0	0	0	
Credit derivatives - notional amount (holding company as guarantor)	4,509,000	4,263,000	3,233,937	2,112,664	
Credit derivatives - notional amount (holding company as beneficiary)	2,668,000	2,442,000	1,486,981	1,080,031	
Credit derivative contracts w/ purchased credit protection-investment grade	2,475,000	2,602,000	1,805,298	1,780,283	
Credit derivative contracts w/ purchased credit protection-noninvest grade	4,701,000	4,102,000	2,915,620	1,412,412	
Derivative Contracts					
Interest rate futures and forward contracts	4,270,000	27,324,000	7,960,927	20,403,715	
Written options contracts (interest rate)	5,714,000	5,016,000	3,213,274	2,063,795	
Purchased options contracts (interest rate)	13,842,000	13,082,000	7,214,852	2,534,136	
Interest rate swaps	94,864,000	88,225,000	61,718,029	50,725,624	
Futures and forward foreign exchange	894,000	1,710,000	1,233,421	1,538,580	
Written options contracts (foreign exchange)	412,000	158,000	112,711	70,923	
Purchased options contracts (foreign exchange)	412,000	158,000	112,711	70,923	
Foreign exchange rate swaps	0	0	0	0	
Commodity and other futures and forward contracts	0	0	0	0	
Written options contracts (commodity and other)	178,000	249,000	270,694	180,700	
Purchased options contracts (commodity and other)	178,000	249,000	270,694	180,700	
Commodity and other swaps	674,000	1,048,000	565,425	486,765	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	38.38	22.01	88	41.83	23.52	87	40.87	24.05	84	36.69	24.03	82			
Standby letters of credit	1.18	0.71	80	1.20	0.84	75	1.14	0.92	69	1.08	0.96	67			
Commercial and similar letters of credit	0.09	0.02	89	0.05	0.02	80	0.03	0.02	73	0.06	0.03	77			
Securities lent	0	0.18	40	0	0.40	39	0	0.62	39	0	0.75	39			
Credit derivatives - notional amount (holding company as guarantor)	3.05	0.35	93	3.37	0.42	93	2.57	0.52	92	1.70	0.30	91			
Credit derivatives - notional amount (holding company as beneficiary)	1.81	0.30	92	1.93	0.52	91	1.18	0.75	89	0.87	0.55	87			
Credit derivative contracts w/ purchased credit protection-investment grade	1.68	0.25	91	2.05	0.30	92	1.44	0.52	91	1.43	0.19	91			
Credit derivative contracts w/ purchased credit protection-noninvest grade	3.19	0.30	93	3.24	0.45	92	2.32	0.69	90	1.13	0.59	88			
Derivative contracts	82.28	48.62	85	108.36	68.47	84	65.73	65.81	78	62.81	75.35	75			
Interest rate contracts	80.41	34.36	87	105.54	47.31	88	63.69	43.84	82	60.78	53.66	78			
Interest rate futures and forward contracts	2.89	6.21	72	21.58	10.67	84	6.33	11.40	80	16.38	13.82	81			
Written options contracts (interest rate)	3.87	2.18	83	3.96	2.47	84	2.55	2.16	79	1.66	2.60	71			
Purchased options contracts (interest rate)	9.38	1.46	91	10.33	2.65	89	5.74	2.32	84	2.03	2.37	72			
Interest rate swaps	64.27	20.83	92	69.67	28.86	90	49.07	26.74	85	40.72	25.60	83			
Foreign exchange contracts	1.16	6.01	72	1.60	10.12	73	1.16	10.92	72	1.35	9.40	71			
Futures and forward foreign exchange contracts	0.61	3.47	73	1.35	5.23	76	0.98	5.22	74	1.23	4.53	76			
Written options contracts (foreign exchange)	0.28	0.03	92	0.12	0.05	84	0.09	0.14	84	0.06	0.06	82			
Purchased options contracts (foreign exchange)	0.28	0.04	91	0.12	0.08	84	0.09	0.13	85	0.06	0.06	82			
Foreign exchange rate swaps	0	0.77	39	0	2.03	38	0	2.17	37	0	2.34	37			
Equity, commodity, and other derivative contracts	0.70	1.86	79	1.22	3.32	78	0.88	4.08	75	0.68	3.81	73			
Commodity and other futures and forward contracts	0	0.14	42	0	0.19	40	0	0.25	39	0	0.30	39			
Written options contracts (commodity and other)	0.12	0.52	81	0.20	0.98	80	0.22	1.48	78	0.15	1.21	74			
Purchased options contracts (commodity and other)	0.12	0.37	80	0.20	0.94	80	0.22	1.29	79	0.15	1.12	75			
Commodity and other swaps	0.46	0.32	82	0.83	0.38	84	0.45	0.40	83	0.39	0.29	80			
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	63.83	42.82	79	63.29	45.53	77	63.41	44.93	77	56.90	46.60	70			

BHC Name

City/State

Derivative Instruments

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Notional Amount					
Derivative contracts	121,438,000	137,219,000	82,672,738	78,255,861	
Interest rate contracts	118,690,000	133,647,000	80,107,082	75,727,270	
Foreign exchange contracts	1,718,000	2,026,000	1,458,843	1,680,426	
Equity, commodity, and other contracts	1,030,000	1,546,000	1,106,813	848,165	
Derivatives Position					
Futures and forwards	5,164,000	29,034,000	9,194,348	21,942,295	
Written options	6,304,000	5,423,000	3,596,679	2,315,418	
Exchange-traded	0	0	0	0	
Over-the-counter	6,304,000	5,423,000	3,596,679	2,315,418	
Purchased options	14,432,000	13,489,000	7,598,257	2,785,759	
Exchange-traded	0	20,000	20,000	30,000	
Over-the-counter	14,432,000	13,469,000	7,578,257	2,755,759	
Swaps	95,538,000	89,273,000	62,283,454	51,212,389	
Held for trading	90,327,000	104,509,000	63,130,611	62,903,012	
Interest rate contracts	87,579,000	100,937,000	60,564,955	60,374,421	
Foreign exchange contracts	1,718,000	2,026,000	1,458,843	1,680,426	
Equity, commodity, and other contracts	1,030,000	1,546,000	1,106,813	848,165	
Non-traded	31,111,000	32,710,000	19,542,127	15,352,849	
Interest rate contracts	31,111,000	32,710,000	19,542,127	15,352,849	
Foreign exchange contracts	0	0	0	0	
Equity, commodity, and other contracts	0	0	0	0	
Derivative contracts (excluding futures and FX 14 days or less)	125,662,000	141,354,000	85,341,485	80,299,668	
One year or less	83,853,000	100,990,000	55,491,655	30,966,488	
Over 1 year to 5 years	33,132,000	28,109,000	19,673,999	33,357,389	
Over 5 years	8,677,000	12,255,000	10,175,831	15,975,791	
Gross negative fair value (absolute value)	304,000	236,000	335,203	639,787	
Gross positive fair value	1,485,000	668,000	368,656	392,187	
Held for trading	1,000,000	441,000	286,118	352,019	
Non-traded	485,000	227,000	82,538	40,168	
Current credit exposure on risk-based capital derivative contracts	1,312,000	557,000	249,836	281,469	
Credit losses on derivative contracts	1,000	0	64	304	
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0	37	
90+ days past due	0	0	0	84	

BHC Name

City/State

Derivatives Analysis

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer #	Pct												
Percent of Notional Amount															
Interest rate contracts	97.74	94.10	38	97.40	93.44	39	96.90	92.91	41	96.77	92.20	44			
Foreign exchange contracts	1.41	3.49	65	1.48	3.20	66	1.76	3.39	66	2.15	3.53	64			
Equity, commodity, and other contracts	0.85	1.17	74	1.13	1.64	71	1.34	1.93	70	1.08	1.94	67			
Futures and forwards															
Written options	4.25	14.05	38	21.16	13.49	72	11.12	12.78	63	28.04	13.23	80			
Exchange-traded	5.19	8.18	53	3.95	5.91	52	4.35	6.60	54	2.96	6.68	46			
Over-the-counter	0	0.14	40	0	0.15	42	0	0.23	39	0	0.27	38			
Purchased options	5.19	7.73	55	3.95	5.10	55	4.35	5.49	58	2.96	5.27	49			
Exchange-traded	11.88	3.42	84	9.83	4.42	76	9.19	4.19	76	3.56	4.73	57			
Over-the-counter	0	0.15	40	0.01	0.28	79	0.02	0.32	76	0.04	0.33	75			
Swaps	11.88	2.86	86	9.82	3.35	82	9.17	3.20	82	3.52	3.32	62			
Held for trading	78.67	68.76	53	65.06	69.75	38	75.34	70.34	46	65.44	68.94	36			
Interest rate contracts															
Foreign exchange contracts	74.38	43.53	62	76.16	44.16	62	76.36	46.31	59	80.38	46.32	62			
Equity, commodity, and other contracts	72.12	36.62	73	73.56	37.24	71	73.26	38.40	68	77.15	37.84	75			
Foreign exchange contracts															
Equity, commodity, and other contracts	1.41	1.60	75	1.48	1.60	74	1.76	1.85	74	2.15	2.10	74			
Equity, commodity, and other contracts															
Interest rate contracts	0.85	0.68	81	1.13	0.83	80	1.34	1.14	78	1.08	1.01	77			
Non-traded															
Interest rate contracts	25.62	56.47	37	23.84	55.84	37	23.64	53.69	40	19.62	53.68	37			
Foreign exchange contracts	25.62	53.82	38	23.84	52.22	37	23.64	50.60	41	19.62	51.23	39			
Equity, commodity, and other contracts	0	0.46	34	0	0.34	33	0	0.57	32	0	0.60	31			
Derivative contracts (excluding futures and forex 14 days or less)															
One year or less	0	0.10	37	0	0.13	38	0	0.16	38	0	0.21	36			
Over 1 year to 5 years	103.48	91.48	84	103.01	93.86	85	103.23	94.47	85	102.61	95.63	87			
Over 5 years	69.05	32.05	85	73.60	32.17	83	67.12	32.51	81	39.57	31.96	67			
Gross negative fair value (absolute value)	27.28	27.06	55	20.48	30.45	41	23.80	31.16	36	42.63	31.85	67			
Gross positive fair value	7.15	29.56	21	8.93	28.09	29	12.31	28.71	33	20.41	29.43	40			
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.25	1.55	13	0.17	0.83	17	0.41	0.72	25	0.82	0.69	62			
Gross positive fair value (X)	1.22	2.23	21	0.49	1.19	17	0.45	0.85	19	0.50	0.71	33			
Past Due Derivative Instruments Fair Value															
30-89 days past due	0.02	0.07	44	0.02	0.06	59	0.03	0.06	72	0.05	0.06	80			
90+ days past due	0.12	0.09	72	0.06	0.07	72	0.03	0.06	71	0.03	0.06	72			
Other Ratios															
Current credit exposure / Risk-weighted assets	0.08	0.07	71	0.04	0.06	73	0.03	0.05	72	0.03	0.05	75			
	0.04	0.02	82	0.02	0.01	78	0.01	0.01	72	0	0.01	56			
	0.11	0.06	76	0.05	0.05	70	0.02	0.04	68	0.02	0.04	68			
	0.01	0	91	0	0	45	0	0	93	0	0	94			
	0	0	46	0	0	47	0	0	47	0	0	97			
	0	0	47	0	0	48	0	0	48	0	0	96			
	1.23	0.85	73	0.53	0.73	69	0.24	0.53	66	0.28	0.53	68			

BHC Name _____ City/State _____

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Change: Allowance for Loan and Lease Losses excluding ATRR					
Beginning balance	869,000	840,000	934,019	1,090,815	
Gross losses	613,000	443,000	433,070	433,973	
Write-downs, transfers to loans held-for-sale	10,000	13,000	14,226	20,176	
Recoveries	101,000	85,000	109,645	127,177	
Net losses	512,000	358,000	323,425	306,796	
Provision for loan and lease losses	1,312,000	387,000	229,000	150,000	
Adjustments	498,000	0	0	0	
Ending balance	2,167,000	869,000	839,594	934,019	
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.96	0.51	88	0.31	0.15	84	0.18	0.14	72	0.12	0.16	47			
Provision for loan and lease losses / Average loans and leases	1.48	0.82	86	0.46	0.24	84	0.28	0.24	70	0.19	0.28	44			
Provision for loan and lease losses / Net loan and lease losses	256.25	487.86	35	108.10	130.58	46	70.80	134.68	18	48.89	143.18	10			
Allowance for loan and lease losses / Total loans and leases not held for sale	2.54	1.58	87	1.05	0.83	76	1.01	0.90	68	1.17	0.98	76			
Allowance for loan and lease losses / Total loans and leases	2.49	1.55	87	1.04	0.81	76	1.01	0.89	68	1.16	0.96	77			
Allowance for loan and lease losses / Net loans and leases losses (X)	4.23	11.58	23	2.43	8.03	21	2.60	7.54	19	3.04	8.39	26			
Allowance for loan and lease losses / Nonaccrual assets	288.16	299.17	61	163.04	218.72	54	159.20	214.03	46	140.15	178.03	45			
ALLL / 90+ days past due + nonaccrual loans and leases	222.94	244.34	53	116.80	151.73	45	114.53	160.51	42	97.51	136.22	36			
Gross loan and lease losses / Average loans and leases	0.69	0.34	84	0.53	0.28	84	0.53	0.30	85	0.54	0.33	85			
Recoveries / Average loans and leases	0.11	0.07	77	0.10	0.08	71	0.14	0.09	76	0.16	0.09	80			
Net losses / Average loans and leases	0.58	0.27	85	0.43	0.21	84	0.40	0.22	86	0.38	0.24	83			
Write-downs, transfers to loans held-for-sale / Average loans and leases	0.01	0	92	0.02	0	91	0.02	0	92	0.03	0	89			
Recoveries / Prior year-end losses	22.80	33.98	34	19.63	36.22	24	25.27	41.30	34	31.96	33.49	52			
Earnings coverage of net loan and lease losses (X)	5.13	22.91	24	6.63	24.40	26	6.75	21.75	25	6.59	19.67	23			

Net Loan and Lease Losses By Type

Real estate loans	0.02	0.04	47	0.04	0.01	77	0.09	0.02	94	0.02	0.02	52			
Real estate loans secured by 1-4 family	0.01	0.01	60	0.05	0.01	85	0.10	0.01	93	0.08	0.03	80			
Revolving	-0.02	0.01	27	0.15	0.02	88	0.20	0.03	89	0.18	0.09	76			
Closed-end	0.02	0	76	0.02	0	69	0.06	0.01	89	0.05	0.02	72			
Commercial real estate loans	0.04	0.07	51	0.02	0.01	68	0.07	0.01	87	-0.10	0.01	2			
Construction and land development	-0.04	0	18	-0.09	-0.01	10	-0.18	-0.03	6	-0.25	-0.02	2			
1-4 family	-0.04	0	4	-0.09	0	2	-0.15	-0.01	1	-0.17	0	1			
Other	0	0	57	0	-0.01	61	-0.03	-0.02	25	-0.08	-0.01	14			
Multifamily	0	0	58	0	0	56	-0.03	0	13	-1.45	-0.01	0			
Nonfarm nonresidential	0.06	0.11	52	0.05	0.02	76	0.14	0.02	90	0.05	0.03	70			
Owner-occupied	0.06	0.02	83	0.06	0.01	92	0.07	0.01	90	0.09	0.01	92			
Other	0	0.08	24	-0.01	0.01	10	0.07	0.01	89	-0.04	0.01	4			
Real estate loans secured by farmland	0	0.02	46	0.51	0.01	98	0.99	0	98	-0.05	0.01	5			
Commercial and industrial loans	1.05	0.47	85	0.41	0.37	65	0.38	0.31	65	0.56	0.39	77			
Loans to individuals	2.80	1.13	87	2.34	1.17	84	1.88	1.16	74	1.86	1.25	74			
Credit card loans	3.87	2.92	70	4.18	3.11	72	3.97	2.92	74	3.70	2.92	67			
Agricultural loans	1.81	0.19	91	0.82	0.08	93	0.75	0.15	87	1.98	0.18	96			
Loans to foreign governments and institutions		0			0			0			0				
Other loans and leases	0.34	0.15	78	0.42	0.15	84	0.34	0.14	81	0.29	0.15	75			

BHC Name

City/State

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
30+ Days Past Due and Nonaccrual Assets					
30-89 days past due loans and leases	338,000	361,000	450,196	433,429	
90+ days past due loans and leases	221,000	224,000	227,705	291,484	
Nonaccrual loans and leases	751,000	520,000	505,387	666,378	
Total past due and nonaccrual loans and leases	1,310,000	1,105,000	1,183,288	1,391,291	
Restructured 30-89 days past due					
Restructured 30-89 days past due	22,000	34,000	47,898	79,849	
Restructured 90+ days past due	21,000	28,000	21,010	43,385	
Restructured nonaccrual	154,000	162,000	220,646	167,820	
Total restructured loans and leases	197,000	224,000	289,554	291,054	
30-89 days past due loans held for sale					
30-89 days past due loans held for sale	5,000	0	542	654	
90+ days past due loans held for sale	0	0	164	0	
Nonaccrual loans held for sale	6,000	13,000	9,579	16,600	
Total past due and nonaccrual loans held for sale	11,000	13,000	10,285	17,254	
Restructured loans and leases in compliance	406,000	437,000	444,590	865,809	
Other real estate owned	31,000	65,000	62,748	86,145	
Other Assets					
30-89 days past due	0	0	0	37	
90+ days past due	0	0	0	84	
Nonaccrual	1,000	13,000	22,007	86	
Total other assets past due and nonaccrual	1,000	13,000	22,007	207	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Percent of Loans and Leases															
30-89 days past due loans and leases	0.39	0.39	61	0.43	0.43	61	0.54	0.44	69	0.54	0.47	65			
90+ days past due loans and leases	0.25	0.12	82	0.27	0.15	80	0.27	0.17	77	0.36	0.20	76			
Nonaccrual loans and leases	0.86	0.66	75	0.62	0.51	67	0.61	0.54	63	0.83	0.63	75			
90+ days past due and nonaccrual loans and leases	1.12	0.85	76	0.89	0.71	70	0.88	0.75	68	1.19	0.88	72			
30-89 days past due restructured															
30-89 days past due restructured	0.03	0.01	80	0.04	0.01	81	0.06	0.02	83	0.10	0.02	88			
90+ days past due restructured	0.02	0.01	87	0.03	0.01	88	0.03	0.01	84	0.05	0.01	87			
Nonaccrual restructured	0.18	0.13	68	0.19	0.14	69	0.26	0.16	78	0.21	0.20	55			
30-89 days past due loans held for sale															
30-89 days past due loans held for sale	0.01	0	86	0	0	38	0	0	79	0	0	77			
90+ days past due loans held for sale	0	0	41	0	0	42	0	0	86	0	0	42			
Nonaccrual loans held for sale	0.01	0.01	82	0.02	0	90	0.01	0	86	0.02	0	86			
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30-89 days past due assets	0.39	0.40	61	0.43	0.43	61	0.54	0.44	69	0.54	0.47	65			
90+ days past due assets	0.25	0.12	82	0.27	0.15	80	0.27	0.18	77	0.36	0.20	76			
Nonaccrual assets	0.86	0.67	74	0.64	0.53	68	0.63	0.57	64	0.83	0.64	73			
30+ days past due and nonaccrual assets	1.50	1.29	68	1.34	1.19	68	1.44	1.26	66	1.73	1.39	69			
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.66	0.52	75	0.60	0.44	73	0.60	0.48	71	0.77	0.54	77			
90+ days past due and nonaccrual assets + other real estate owned	0.68	0.55	73	0.65	0.48	75	0.65	0.52	69	0.84	0.59	78			
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.83	0.60	76	0.86	0.53	83	0.86	0.60	76	1.40	0.72	91			
Allowance for loan and lease losses	56.81	66.66	42	124.74	115.41	66	128.83	118.28	62	186.46	129.01	80			
Equity capital + allowance for loan and lease losses	6.07	4.97	68	6.32	4.28	76	6.79	4.79	73	10.17	5.78	88			
Tier 1 capital + allowance for loan and lease losses	8.58	6.05	75	8.74	5.65	80	8.99	6.16	76	13.50	7.35	91			
Loans and leases + other real estate owned	1.41	0.97	79	1.30	0.85	83	1.30	0.96	74	2.17	1.15	90			

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Past Due and Nonaccrual Loans and Leases

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type															
Real estate															
30–89 days past due	0.53	0.39	71	0.57	0.38	79	0.64	0.42	82	0.77	0.44	86			
90+ days past due	0.48	0.16	86	0.49	0.16	84	0.50	0.22	80	0.68	0.26	83			
Nonaccrual	0.85	0.76	64	0.47	0.46	58	0.54	0.57	57	0.67	0.69	56			
Commercial and industrial															
30–89 days past due	0.20	0.23	57	0.18	0.31	40	0.39	0.30	71	0.15	0.32	33			
90+ days past due	0.03	0.03	64	0.04	0.05	64	0.03	0.05	64	0.02	0.05	55			
Nonaccrual	1.49	0.75	85	1.32	0.83	75	1.11	0.76	72	1.67	0.93	80			
Individuals															
30–89 days past due	1.08	0.83	75	1.25	0.83	75	1.30	0.84	77	1.42	0.97	75			
90+ days past due	0.43	0.14	83	0.44	0.17	81	0.45	0.16	81	0.45	0.19	79			
Nonaccrual	0	0.28	9	0	0.17	11	0	0.23	8	0	0.24	8			
Depository institution loans															
30–89 days past due		0			0			0			0	46			
90+ days past due		0			0			0			0.05	44			
Nonaccrual		0			0			0			0	47			
Agricultural															
30–89 days past due	0	0.17	28	0.82	0.24	85	0.21	0.17	72	0.09	0.17	65			
90+ days past due	0	0	44	0	0	42	0	0	43	0	0	85			
Nonaccrual	0.45	0.49	70	2.46	0.67	86	4.13	0.75	90	7.70	0.96	92			
Foreign governments															
30–89 days past due		0			0.07			0.01			0				
90+ days past due		0			0			0			0				
Nonaccrual		0.09			0.03			0.06			0.06				
Other loans and leases															
30–89 days past due	0.11	0.18	59	0.08	0.20	48	0.12	0.17	58	0.07	0.20	53			
90+ days past due	0	0.01	33	0	0.01	30	0	0.01	66	0	0.02	54			
Nonaccrual	0.06	0.15	55	0.11	0.13	63	0.18	0.14	71	0.17	0.10	72			

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Past Due and Nonaccrual Loans and Leases—Continued

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Memoranda															
1-4 family	30-89 days past due	0.76	0.65	71	0.83	0.67	71	0.89	0.71	69	1.07	0.74	76		
	90+ days past due	0.75	0.33	85	0.77	0.31	85	0.78	0.46	80	1.04	0.49	80		
	Nonaccrual	0.47	0.89	28	0.35	0.73	25	0.46	0.86	30	0.49	0.97	32		
Revolving	30-89 days past due	0.77	0.48	76	0.79	0.45	81	0.91	0.50	84	0.87	0.61	78		
	90+ days past due	0.42	0.03	97	0.60	0.05	96	0.41	0.05	94	0.41	0.07	93		
	Nonaccrual	1.01	1.13	64	0.79	1	59	0.90	1.17	64	0.89	1.17	59		
Closed-end	30-89 days past due	0.76	0.65	69	0.84	0.70	68	0.89	0.75	66	1.14	0.79	75		
	90+ days past due	0.83	0.38	84	0.82	0.35	82	0.91	0.53	79	1.27	0.57	80		
	Nonaccrual	0.35	0.87	24	0.22	0.70	16	0.32	0.84	24	0.34	0.96	27		
Junior lien	30-89 days past due	0.01	0.02	60	0.02	0.02	56	0.03	0.03	60	0.04	0.03	59		
	90+ days past due	0	0	80	0.01	0	80	0	0	66	0	0	62		
	Nonaccrual	0.07	0.04	72	0.06	0.04	64	0.08	0.06	67	0.05	0.07	54		
Commercial real estate	30-89 days past due	0.12	0.26	44	0.13	0.18	45	0.18	0.17	58	0.21	0.18	62		
	90+ days past due	0.01	0.02	67	0.01	0.03	59	0.01	0.03	50	0.02	0.04	60		
	Nonaccrual	1.51	0.62	90	0.63	0.23	87	0.62	0.28	89	0.91	0.34	91		
Construction and development	30-89 days past due	0.29	0.28	66	0.04	0.28	38	0.20	0.21	61	0.08	0.23	40		
	90+ days past due	0.07	0.01	93	0.09	0.02	88	0	0.02	66	0.02	0.03	62		
	Nonaccrual	0.04	0.41	33	0.04	0.20	40	0.10	0.19	51	0.11	0.24	43		
1-4 family	30-89 days past due	0.25	0.03	92	0	0.06	25	0.12	0.06	74	0.05	0.07	64		
	90+ days past due	0.07	0	97	0.09	0	95	0	0	43	0	0	40		
	Nonaccrual	0	0.03	27	0	0.02	30	0	0.02	57	0.03	0.03	67		
Other	30-89 days past due	0.04	0.22	42	0.04	0.20	48	0.08	0.13	57	0.03	0.13	43		
	90+ days past due	0	0	40	0	0.01	35	0	0.02	70	0.02	0.02	70		
	Nonaccrual	0.04	0.35	40	0.04	0.17	46	0.10	0.15	58	0.08	0.18	45		
Multifamily	30-89 days past due	0	0.09	22	0	0.08	19	0.01	0.10	42	0.01	0.07	46		
	90+ days past due	0	0	45	0	0	41	0.02	0.01	83	0	0.01	72		
	Nonaccrual	0	0.11	20	0	0.05	21	0.14	0.08	77	0.10	0.10	66		
Nonfarm non-residential	30-89 days past due	0.09	0.23	41	0.16	0.14	58	0.20	0.17	63	0.26	0.17	70		
	90+ days past due	0	0.02	26	0	0.03	22	0.01	0.03	54	0.02	0.04	61		
	Nonaccrual	2.10	0.80	92	0.83	0.28	90	0.80	0.30	89	1.18	0.38	93		
Owner Occupied	30-89 days past due	0.06	0.07	56	0.15	0.07	83	0.15	0.09	71	0.24	0.07	94		
	90+ days past due	0	0	33	0	0.01	26	0.01	0.01	61	0.01	0.02	66		
	Nonaccrual	0.98	0.27	95	0.82	0.16	98	0.71	0.17	96	1.16	0.21	96		
Other	30-89 days past due	0.03	0.14	43	0.01	0.07	28	0.04	0.07	50	0.02	0.09	30		
	90+ days past due	0	0.01	33	0	0.01	30	0	0.01	31	0.01	0.02	68		
	Nonaccrual	1.12	0.44	85	0.01	0.10	23	0.09	0.13	56	0.02	0.14	26		
Farmland	30-89 days past due	0	0.11	30	0.51	0.23	79	0.98	0.25	88	0.87	0.27	86		
	90+ days past due	0	0	45	0	0.01	42	0.06	0.01	90	0.03	0.06	76		
	Nonaccrual	0.58	1.13	52	3.03	0.84	88	3.20	1.23	83	5.85	1.07	90		
Credit card	30-89 days past due	1.15	0.95	65	1.37	1.19	62	1.58	1.22	73	1.40	1.08	79		
	90+ days past due	1.15	0.63	79	1.37	0.78	77	1.48	0.73	84	1.45	0.75	83		
	Nonaccrual	0	0.05	37	0	0.11	35	0	0.09	36	0	0.08	35		

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Common Equity Tier 1 Capital					
Common stock plus related surplus	11,370,000	11,324,000	12,405,488	14,493,876	
Retained earnings	4,351,000	3,751,000	2,828,238	1,627,592	
Accumulated other comprehensive income (AOCI)	1,315,000	-90,000	-964,069	-749,773	
Common equity tier 1 minority interest	0	0	0	0	
Common equity tier 1 capital before adjustments/deductions	17,036,000	14,985,000	14,269,657	15,371,695	
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	5,196,000	4,847,000	4,862,477	4,969,229	
Accumulated other comprehensive income-related adjustments	1,315,000	-90,000	-964,070	-749,773	
Other deductions from common equity tier 1 capital	0	0	0	0	
Subtotal:	10,525,000	10,228,000	10,371,250	11,152,239	
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	
Common equity tier 1 capital	10,525,000	10,228,000	10,371,250	11,152,239	
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	1,656,000	1,310,000	819,869	819,869	
Non-qualifying capital instruments	0	0	0	0	
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	
Additional tier 1 capital before deductions	1,656,000	1,310,000	819,869	819,869	
Less: Additional tier 1 capital deductions	0	1,000	636	7,623	
Additional tier 1 capital	1,656,000	1,309,000	819,233	812,246	
Tier 1 Capital	12,181,000	11,537,000	11,190,483	11,964,485	
Tier 2 Capital					
Tier 2 capital instruments and related surplus	482,000	534,000	554,643	555,332	
Non-qualifying capital instruments	0	0	0	0	
Total capital minority interest not included in tier 1 capital	495,000	421,000	420,971	396,624	
Allowance for loan and lease losses in tier 2 capital	1,340,000	914,000	890,236	986,796	
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity				33	
Tier 2 capital before deductions	2,317,000	1,869,000	1,865,850	1,938,785	
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	
Tier 2 capital	2,317,000	1,869,000	1,865,850	1,938,785	
Exited advanced approach tier 2 capital					
Total capital	14,498,000	13,406,000	13,056,333	13,903,270	
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	144,445,000	123,870,000	124,409,579	124,040,273	
Less: Deductions from common equity tier 1 capital	5,196,000	4,848,000	4,863,113	4,976,851	
Less: Other deductions	-667,000	-595,000	-477,055	-512,912	
Total assets for leverage ratio	139,916,000	119,617,000	120,023,521	119,576,334	
Total risk-weighted assets	106,943,000	105,705,000	104,747,402	100,900,815	
Exited advanced approach total RWA					

	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Capital Ratios															
Common equity tier 1 capital, column A	9.84	12.35	10	9.68	12.11	12	9.90	12.09	13	11.05	12.16	36			
Common equity tier 1 capital, column B	0	0.30	46	0	0.29	46	0	0.52	45	0	0.44	45			
Tier 1 capital, column A	11.39	13.08	24	10.91	12.78	21	10.68	12.85	13	11.86	12.95	38			
Tier 1 capital, column B	0	0.34	46	0	0.34	46	0	0.60	45	0	0.51	45			
Total capital, column A	13.56	15.23	22	12.68	14.36	19	12.46	14.45	17	13.78	14.63	40			
Total capital, column B	0	0.39	46	0	0.38	46	0	0.67	45	0	0.57	45			
Tier 1 leverage	8.71	9.13	41	9.65	9.76	54	9.32	9.71	42	10.01	9.53	69			
Supplementary leverage ratio, advanced approaches HCs		8.72			7.41			7.31			6.58				

BHC Name

City/State

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	74,002			-100.00
Total property and casualty assets	0	0	0	38,502			-100.00
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	35,500			-100.00
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0			
<hr/>							
Total insurance underwriting equity	0	0	0	71,947			-100.00
Total property and casualty equity	0	0	0	36,845			-100.00
Total life and health equity	0	0	0	35,102			-100.00
Total insurance underwriting net income	0	0	-699	1,619			-100.00
Total property and casualty	0	0	-596	500			-100.00
Total life and health	0	0	-103	1,119			-100.00
<hr/>							
Claims and claims adjusted expense reserves (P/C)	0	0	0	1,519			-100.00
Unearned premiums (P/C)	0	0	0	1			-100.00
Policyholder benefit and contractholder funds (L/H)	0	0	0	38			-100.00
Separate account liabilities (L/H)	0	0	0	0			
Insurance activities revenue	4,000	5,000	3,730	141,794		-20.00	-97.02
Other insurance activities income	4,000	3,000	2,896	140,195		33.33	-96.99
Insurance and reinsurance underwriting income	0	2,000	834	1,599		-100.00	-100.00
Premiums	0	2,000	834	1,599		-100.00	-100.00
Credit related insurance underwriting	0	2,000	834	1,599		-100.00	-100.00
Other insurance underwriting	0	0	0	0			
Insurance benefits, losses, expenses	0	0	1,496	3,555			-100.00
Net assets of insurance underwriting subsidiaries	0	0	0	0			
Life insurance assets	3,431,000	3,365,000	3,304,883	3,249,771		1.96	8.91

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	39	0	0.01	37	0	0.01	36	0.06	0.01	90			
Insurance underwriting assets (P/C) / Total insurance underwriting assets		53.67			51.47			56.12		52.03	52.23	51			
Insurance underwriting assets (L/H) / Total insurance underwriting assets		46.33			48.53			43.88		47.97	47.77	48			
Separate account assets (L/H) / Total life assets		11.24			7.26			8.53		0	2.52	45			
<hr/>															
Insurance activities revenue / Adjusted operating income	0.06	0.41	49	0.08	0.47	49	0.06	0.47	48	2.44	0.55	89			
Premium income / Insurance activities revenue	0	2.84	40	40	7.32	88	22.36	4.86	89	1.13	4.64	76			
Credit related premium income / Total premium income		38.23		100	34.91	83	100	44.54	78	100	43.04	79			
Other premium income / Total premium income		61.77		0	65.09	16	0	55.46	21	0	56.96	20			
<hr/>															
Insurance underwriting net income / Consolidated net income	0	0.03	44	0	0.08	39	-0.04	0.08	3	0.13	0.04	87			
Insurance net income (P/C) / Equity (P/C)		15.59			19.86			15.64		1.36	5.74	39			
Insurance net income (L/H) / Equity (L/H)		3.62			5.13			1.99		3.19	-2.99	55			
Insurance benefits, losses, expenses / Insurance premiums		447.82		0	233.61	11	179.38	160.49	73	222.33	127.33	77			
<hr/>															
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.15			0.17		0	0.48	36			
Reinsurance recovery (L/H) / Total assets (L/H)		0			0.15			2.31		0	0	47			
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	42	0	0	42	0	0	41			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	23.91	11.03	94	27.12	11.51	97	27.47	10.22	98	25.19	9.84	97			
<hr/>															
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)		237,000			165,000			151,049			124,314				
Net assets of broker-dealer subsidiaries / Consolidated assets	0.16	0.75	83	0.13	1.39	78	0.12	1.79	78	0.10	1.54	75			

BHC Name

City/State

Foreign Activities

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Foreign Activities					
Total foreign loans and leases	125,000	221,000	201,642	150,608	
Real estate loans	15,000	16,000	21,159	2,319	
Commercial and industrial loans	110,000	205,000	180,483	148,289	
Loans to depository institutions and other banks acceptances	0	0	0	0	
Loans to foreign governments and institutions	0	0	0	0	
Loans to individuals	0	0	0	0	
Agricultural loans	0	0	0	0	
Other foreign loans	0	0	0	0	
Lease financing receivables	0	0	0	0	
Debt securities	163,000	177,000	155,778	136,823	
Interest-bearing bank balances	0	0	0	0	
Total selected foreign assets	288,000	398,000	357,420	287,431	
Total foreign deposits	0	0	0	23,094	
Interest-bearing deposits	0	0	0	23,094	
Non-interest-bearing deposits	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.87	31	0	1.25	31	0	1.17	30	0	1.08	28			
Cost: Interest-bearing deposits		0.42		2.41	1.19	90	1.85	0.97	87	0.20	0.51	25			
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		5.18			27.03			27.29			67.99				
Commercial and industrial loans		0.64			0.29			1.53			2.12				
Foreign governments and institutions		0			0			0			0				
Growth Rates															
Net loans and leases	-43.44	-2.40	9	9.60	22.48	64	33.89	7.24	82	281.61	21.19	91			
Total selected assets	-27.64	2.04	16	11.35	12.40	71	24.35	3.24	75	47.13	21.86	78			
Deposits		3.46			10.36		-100	5	4	-87.59	-0.77	9			

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Activity							
Securitization activities	3,000	4,000	5,500	6,889		-25.00	-72.57
1-4 family residential loans	3,000	4,000	5,500	6,889		-25.00	-72.57
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Auto loans	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
All other loans and leases	0	0	0	0			
Retained credit exposure	0	0	0	0			
1-4 family residential loans	0	0	0				
Home equity lines	0	0	0				
Credit card receivables	0	0	0				
Auto loans	0	0	0				
Commercial and industrial loans	0	0	0				
All other loans and leases	0	0	0				
Unused commitments to provide liquidity (servicer advance)	0	0	0	0			
Seller's interest carried as securities and loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
Asset-backed commercial paper conduits	0	0	0	0			
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0			
Liquidity commitments provided to conduit structures	0	0	0	0			
Activity as a Percent of Total Assets							
Securitization activities	0	0	0	0.01			
1-4 family residential loans	0	0	0	0.01			
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Auto loans	0	0	0	0			
Commercial and Industrial loans	0	0	0	0			
All other loans and leases	0	0	0	0			
Asset-backed commercial paper conduits	0	0	0	0			
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0			
Liquidity commitments provided to conduit structures	0	0	0	0			
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)							
1-4 family residential loans	23.22	21.14	21.04	22.08			
Home equity lines	5.23	6.37	7.07	8.22			
Credit card receivables	1.39	1.66	1.61	1.61			
Auto loans and other consumer loans	4.84	7.18	7.51	6.98			
Commercial and industrial loans	31.59	29.54	29.16	27.84			
All other loans and leases	33.72	34.12	33.61	33.28			

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Percent of Total Securitization Activities by Type					
Retained credit exposure	0	0	0		
1-4 family residential loans	0	0	0		
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	
Seller's interest carried as securities and loans	0	0	0	0	
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	11.52	10.27	9.20	6.39	

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
30-89 Days Past Due Securitized Assets							
1-4 family residential loans	0	0	526	245			-100.00
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Auto loans	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
All other loans and leases	0	0	0	0			
Total 30-89 days past due securitized assets	0	0	526	245			-100.00
90+ Days Past Due Securitized Assets							
1-4 family residential loans	0	0	183	150			-100.00
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Auto loans	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
All other loans and leases	0	0	0	0			
Total 90+ days past due securitized assets	0	0	183	150			-100.00
Total past due securitized assets	0	0	709	395			-100.00
Net Losses on Securitized Assets							
1-4 family residential loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Auto loans	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
All other loans and leases	0	0	0	0			
Total net losses on securitized assets	0	0	0	0			

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	0	0	9.56	3.56	
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets	0	0	9.56	3.56	
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	0	0	3.33	2.18	
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets	0	0	3.33	2.18	
Total past due securitized assets percent of securitized assets	0	0	12.89	5.73	
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0	0	
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets	0	0	0	0	
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.76	0.84	0.89	1.14	
Home equity lines	0.77	0.79	0.91	0.87	
Credit card receivables	1.15	1.37	1.58	1.40	
Commercial and industrial loans	0.20	0.18	0.39	0.15	
All other loans and leases	0.24	0.31	0.36	0.38	
Total managed loans past due 30–89 days	0.39	0.43	0.54	0.54	
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.83	0.82	0.91	1.27	
Home equity lines	0.42	0.60	0.41	0.41	
Credit card receivables	1.15	1.37	1.48	1.45	
Commercial and industrial loans	0.03	0.04	0.03	0.02	
All other loans and leases	0.04	0.05	0.05	0.05	
Total managed loans past due 90+ days	0.25	0.27	0.27	0.36	
Total Past Due Managed Assets	0.64	0.70	0.81	0.90	
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	0.02	0.02	0.06	0.05	
Home equity lines	-0.02	0.15	0.20	0.18	
Credit card receivables	3.87	4.18	3.97	3.70	
Commercial and industrial loans	1.05	0.41	0.38	0.56	
All other loans and leases	0.51	0.54	0.45	0.35	
Net Losses on Managed Assets Percent of Total Managed Assets	0.59	0.43	0.39	0.38	

BHC Name

City/State

Parent Company Income Statement

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	280,000	1,676,000	2,190,709	1,305,062		-83.29	-67.72
Dividends	280,000	1,675,000	2,190,000	1,300,000		-83.28	-67.44
Interest	0	1,000	709	5,062		-100.00	-100.00
Management and service fees	0	0	0	0			
Other income	0	0	0	0			
Income from nonbank subsidiaries	8,000	3,000	2,237	1,302		166.67	2873.98
Dividends	0	0	0	0			
Interest	8,000	3,000	2,237	1,302		166.67	2873.98
Management and service fees	0	0	0	0			
Other income	0	0	0	0			
Income from subsidiary holding companies	0	0	0	0			
Dividends	0	0	0	0			
Interest	0	0	0	0			
Management and service fees	0	0	0	0			
Other income	0	0	0	0			
Total income from subsidiaries	288,000	1,679,000	2,192,946	1,306,364		-82.85	-66.81
Securities gains (losses)	0	0	0	-50			
Other operating income	1,000	2,000	-4,932	2,379		-50.00	-98.90
Total operating income	289,000	1,681,000	2,188,014	1,308,693		-82.81	-69.84
Operating Expenses							
Personnel expenses	56,000	54,000	52,026	64,871		3.70	9.29
Interest expense	93,000	153,000	123,482	80,614		-39.22	54.78
Other expenses	83,000	89,000	80,128	73,194		-6.74	-1.89
Provision for loan and lease losses	0	0	0	0			
Total operating expenses	232,000	296,000	255,636	218,679		-21.62	18.41
Income (loss) before taxes	109,000	1,389,000	1,944,492	1,090,014		-92.15	-85.70
Applicable income taxes (credit)	-36,000	-68,000	-63,805	-65,260			
Extraordinary items				5,919			
Income before undistributed income of subsidiaries	145,000	1,458,000	2,199,764	1,161,193		-90.05	-81.75
Equity in undistributed income of subsidiaries	949,000	124,000	-440,845	101,236		665.32	255.08
Bank subsidiaries	905,000	110,000	-453,901	72,976		722.73	253.27
Nonbank subsidiaries	44,000	14,000	13,056	28,260		214.29	296.79
Subsidiary holding companies	0	0	0	0			
Net income (loss)	1,094,000	1,582,000	1,758,919	1,262,429		-30.85	3.04
Memoranda							
Bank net income	1,185,000	1,785,000	1,736,099	1,372,976		-33.61	6.17
Nonbank net income	44,000	14,000	13,056	28,260		214.29	296.79
Subsidiary holding companys' net income	0	0	0	0			

BHC Name

City/State

Parent Company Balance Sheet

Dollar Amount in Thousands	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	% of Total Assets	12/31/2017	12/31/2016	Percent Change	
									1-Year	5-Year
Assets										
Investment in bank subsidiaries	18,872,000	89.69	16,939,000	87.05	15,953,310	86.68	16,551,790		11.41	13.11
Common and preferred stock	18,354,000	87.23	16,421,000	84.39	15,434,876	83.86	16,103,151		11.77	13.80
Excess cost over fair value	518,000	2.46	518,000	2.66	518,127	2.82	448,438		0.00	26.55
Loans, advances, notes, and bonds	0	0	0	0	0	0	0			-100.00
Other receivables	0	0	0	0	307	0	201			-100.00
Investment in nonbank subsidiaries	270,000	1.28	227,000	1.17	192,355	1.05	461,793		18.94	-35.99
Common and preferred stock	250,000	1.19	206,000	1.06	172,112	0.94	441,532		21.36	-39.28
Excess cost over fair value	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds	20,000	0.10	20,000	0.10	20,000	0.11	20,000		0.00	100.00
Other receivables	0	0	1,000	0.01	243	0	261		-100.00	-100.00
Investment in subsidiary holding companies	0	0	0	0	0	0	0			
Common and preferred stock	0	0	0	0	0	0	0			
Excess cost over fair value	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds	0	0	0	0	0	0	0			
Other receivables	0	0	0	0	0	0	0			
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	340	0	391			-100.00
Securities	98,000	0.47	22,000	0.11	20,790	0.11	17,721		345.45	392.69
Securities purchased (reverse repos)	0	0	0	0	0	0	0			
Cash and due from affiliated depository institution	1,526,000	7.25	1,935,000	9.94	1,862,594	10.12	1,693,407		-21.14	101.03
Cash and due from unrelated depository institution	0	0	0	0	0	0	0			
Premises, furnishings, fixtures and equipment	38,000	0.18	41,000	0.21	43,897	0.24	46,314		-7.32	-11.70
Intangible assets	0	0	0	0	0	0	0			
Other assets	237,000	1.13	294,000	1.51	331,804	1.80	302,907		-19.39	-41.69
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0			
Total assets	21,041,000	100.00	19,458,000	100.00	18,405,090	100.00	19,074,323		8.14	14.76
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0			
Securities sold (repos)	0	0	0	0	0	0	0			
Commercial paper	0	0	0	0	0	0	0			
Other borrowings 1 year or less	360,000	1.71	0	0	0	0	100,644			
Borrowings with maturity over 1 year	1,805,000	8.58	2,396,000	12.31	2,547,118	13.84	2,045,916		-24.67	143.44
Subordinated notes and debentures	553,000	2.63	554,000	2.85	554,643	3.01	555,332		-0.18	-1.13
Other liabilities	210,000	1	208,000	1.07	211,610	1.15	180,867		0.96	10.67
Balance due to subsidiaries and related institutions	2,000	0.01	5,000	0.03	2,193	0.01	0		-60.00	
Total liabilities	2,930,000	13.93	3,163,000	16.26	3,315,564	18.01	2,882,759		-7.37	96.57
Equity Capital	18,111,000	86.07	16,295,000	83.74	15,089,526	81.99	16,191,564		11.14	7.52
Perpetual preferred stock (income surplus)	1,656,000	7.87	1,310,000	6.73	819,869	4.45	819,869		26.41	101.98
Common stock	10,000	0.05	10,000	0.05	10,659	0.06	11,752		0.00	-25.30
Common surplus	12,731,000	60.51	12,685,500	65.19	13,765,590	74.79	15,858,586		0.36	-28.81
Retained earnings	3,770,000	17.92	3,751,000	19.28	2,828,238	15.37	1,627,592		0.51	
Accumulated other comprehensive income	1,315,000	6.25	-90,000	-0.46	-964,069	-5.24	-749,773			
Other equity capital components	-1,371,000	-6.52	-1,371,000	-7.05	-1,370,761	-7.45	-1,376,462			
Total liabilities and equity capital	21,041,000	100.00	19,458,000	100.00	18,405,090	100.00	19,074,323		8.14	14.76
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0			
Loans and advances from nonbank subsidiaries	0	0	0	0	0	0	0			
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0			
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0			
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0			
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0			

BHC Name

City/State

Parent Company Analysis—Part 1

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Profitability															
Net income / Average equity capital	6.29	7.29	33	9.84	9.68	52	11.43	10.40	63	7.58	7.61	49			
Bank net income / Average equity investment in banks	6.51	7.45	37	10.66	10.51	58	10.60	11.19	52	8.25	8.74	55			
Nonbank net income / Average equity investment in nonbanks	19.80	9.75	82	7.62	7.89	63	4.23	7.10	43	6.52	4.73	61			
Subsidiary HCs net income / Average equity investment in sub HCs		7.01			8.55			8.78			6.82				
Bank net income / Parent net income	108.32	88.16	73	112.83	82.22	90	98.70	82.56	30	108.76	80.64	77			
Nonbank net income / Parent net income	4.02	3.59	72	0.88	5.93	51	0.74	3.78	50	2.24	7.76	60			
Subsidiary holding companies' net income / Parent net income		68.34			74			72.48			82.97				
Leverage															
Total liabilities / Equity capital	16.18	20.06	60	19.41	20.43	69	21.97	20.88	69	17.80	19.94	63			
Total debt / Equity capital	15.01	14.41	68	18.10	14.31	71	20.56	14.69	74	16.69	13.95	69			
Total debt + notes payable to subs that issued TPS / Equity capital	15.01	16.67	62	18.10	16.36	70	20.56	17.10	73	16.69	16.10	68			
Total debt + Loans guaranteed for affiliate / Equity capital	15.01	14.68	68	18.10	14.56	71	20.56	15.14	74	16.69	14.35	68			
Total debt / Equity capital – excess over fair value	15.45	14.52	68	18.70	14.51	72	21.29	14.81	74	17.16	14.10	71			
Long-term debt / Equity capital	13.02	13.56	64	18.10	13.04	72	20.56	13.37	74	16.07	12.69	69			
Short-term debt / Equity capital	1.99	0.77	82	0	1.02	36	0	1.14	37	0.62	1.07	75			
Current portion of long-term debt / Equity capital	0	0.06	40	0	0.05	40	0	0.14	39	0	0.27	40			
Excess cost over fair value / Equity capital	2.86	0.08	94	3.18	0.12	94	3.43	0.12	94	2.77	0.17	92			
Long-term debt / Consolidated long-term debt	79.82	34.67	90	48.34	28.44	71	38.90	28.63	64	71.58	26.93	86			
Double Leverage															
Equity investment in subs / Equity capital	105.58	102.81	69	105.22	103.22	64	106.86	103.10	73	104.95	102.10	67			
Total investment in subs / Equity capital	105.69	110.16	55	105.35	111.07	51	107	112.48	57	105.08	111.30	47			
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.92	0.47	70	0.54	0.36	64	0.59	0.35	67	0.63	0.52	64			
Equity investment in subs – equity cap / Net income-div (X)	2.55	1.82	73	0.92	1.22	47	0.86	1.22	51	0.97	2.64	39			
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	37.42	136.59	4	189.97	177.68	58	285.39	162.34	89	220.05	141.81	81			
Cash from ops + noncash items + op expense / Op expense + dividend	53.12	147.24	7	207.56	190.27	64	289.22	174.91	87	233.59	148.20	82			
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	80.40	134.08	15	108.28	116.34	49	130.41	103.19	78	213.24	92.33	93			
Pretax operating income + interest expense / Interest expense	217.20	2,016.32	17	1,007.84	1,968.54	41	1,674.72	2,898.75	65	1,452.14	1,909.25	71			
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	217.20	1,539.23	16	1,007.84	1,632.83	46	1,674.72	1,369.37	66	1,452.14	1,547.94	69			
Dividends + interest from subsidiaries / Interest expense + dividends	36.41	150.43	8	206.27	210.80	56	322.61	188.90	86	254.11	172.51	76			
Fees + other income from subsidiaries / Salary + other expenses	0	13.95	31	0	16.52	30	0	16.08	33	0	16.39	30			
Net income / Current part of long-term debt + preferred dividends (X)	10.62	35.64	32	20.03	57.11	42	27.59	33.93	55	19.80	24.63	51			
Other Ratios															
Net assets that reprice within 1 year / Total assets	4.82	3.85	62	8.92	2.64	84	9.07	2.61	84	7.57	3.24	77			
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.10			0.04		0	0.24	47	0	0.10	44			
Nonaccrual		1.03			0.54		0	6.54	38	0	7.38	36			
Total		1.13			0.58		0	6.78	36	0	7.48	34			
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49			
To nonbank subsidiaries	0	0.05	46	0	0.10	46	0	0.24	44	0	0.17	45			
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49			
Total	0	0.05	46	0	0.10	46	0	0.25	44	0	0.17	45			
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.22	2.66	57	0.19	5.62	50	0.19	5.50	48	0.50	5.68	57			
Combined thrift assets (reported only by bank holding companies)	0	0	49	0	0	50	0	0	50	0	0	50			
Combined foreign nonbank subsidiary assets	0	0.08	38	0	0.19	36	0	0.21	36	0	0.13	35			

BHC Name

City/State

Parent Company Analysis—Part 2

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	481.38	81.10	96	45.34	57.84	45	25.29	57.26	16	37.33	68.72	27			
Dividends declared / Net income	63.80	42.29	82	41.78	33.08	69	31.63	27.33	57	34.34	31.29	48			
Net income – dividends / Average equity.....	2.28	4.14	26	5.73	6.46	42	7.82	7.33	56	4.97	5.03	49			
Percent of Dividends Paid															
Dividends from bank subsidiaries	40.11	132.17	20	253.40	178.13	75	393.69	157.73	90	299.89	130.71	85			
Dividends from nonbank subsidiaries	0	3.41	23	0	7.53	19	0	7.13	23	0	12.57	21			
Dividends from subsidiary holding companies.....	0	4.85	44	0	21.40	42	0	16.86	42	0	18.99	42			
Dividends from all subsidiaries	40.11	174.85	10	253.40	260.40	62	393.69	215.26	85	299.89	196.35	76			
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	23.63	60.28	18	93.84	66.55	80	126.14	60.71	93	94.68	59	82			
Interest income from bank subsidiaries.....	0	0.36	20	0.06	0.54	56	0.04	0.52	55	0.37	0.76	63			
Management and service fees from bank subsidiaries	0	1.47	37	0	1.55	36	0	1.88	36	0	2.98	34			
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0	47	0	0.01	47			
Operating income from bank subsidiaries	23.63	62.88	17	93.89	69.36	72	126.19	63.43	92	95.05	62.82	75			
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	0	56.39	15	0	82.95	12	0	51.40	17	0	102.35	13			
Interest income from nonbank subsidiaries.....	18.18	7.38	84	21.43	20.25	75	17.13	18.56	70	4.61	8.11	57			
Management and service fees from nonbank subsidiaries	0	0.86	39	0	1.92	38	0	2.96	38	0	0.85	36			
Other income from nonbank subsidiaries.....	0	0.16	46	0	1.06	43	0	0.15	48	0	0.81	43			
Operating income from nonbank subsidiaries	18.18	79.84	34	21.43	150.41	20	17.13	99.33	25	4.61	165.35	20			
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		43.51			61.23			48.56			59.89				
Interest income from subsidiary holding companies.....		8.40			6.54			3.95			2.71				
Management and service fees from subsidiary holding companies.....		0.44			0.36			0.43			0.56				
Other income from subsidiary holding companies.....		0.01			0.29			0.01			0				
Operating income from subsidiary holding companies.....		55.20			76.49			61.19			64.33				
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	96.89	69.76	61	99.64	67.32	84	100.09	65.18	95	99.34	59.17	88			
Interest income from bank subsidiaries.....	0	0.63	20	0.06	0.80	52	0.03	0.92	48	0.39	0.94	64			
Management and service fees from bank subsidiaries	0	1.87	37	0	1.81	36	0	2.01	37	0	2.17	35			
Other income from bank subsidiaries.....	0	0.04	45	0	0.03	44	0	0.02	47	0	0.09	44			
Operating income from bank subsidiaries	96.89	82.20	45	99.70	78.80	77	100.12	74.20	92	99.72	69.23	84			
Dividends from nonbank subsidiaries	0	1.95	23	0	2.65	19	0	2.57	23	0	2.65	23			
Interest income from nonbank subsidiaries.....	2.77	0.73	89	0.18	1.19	71	0.10	2.32	67	0.10	2.79	59			
Management and service fees from nonbank subsidiaries	0	0.02	42	0	0.06	41	0	0.03	41	0	0.07	40			
Other income from nonbank subsidiaries.....	0	0.01	46	0	0.04	44	0	0.02	48	0	0.17	42			
Operating income from nonbank subsidiaries	2.77	4.70	70	0.18	7.29	39	0.10	7.64	36	0.10	9.99	32			
Dividends from subsidiary holding companies.....	0	2.53	44	0	4.52	43	0	5.15	42	0	5.49	42			
Interest income from subsidiary holding companies.....	0	0.11	44	0	0.20	44	0	0.37	43	0	0.13	45			
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49			
Other income from subsidiary holding companies.....	0	0	49	0	0	48	0	0	49	0	0	49			
Operating income from subsidiary holding companies.....	0	4.56	42	0	6.08	40	0	6.79	39	0	6.46	40			
Loans and advances from subsidiaries / Short term debt.....	0	135.13	12		83.37			87.87		0	83.68	15			
Loans and advances from subsidiaries / Total debt	0	27.08	12	0	28.33	11	0	26.53	12	0	39.18	14			